UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA HARRISBURG DIVISION

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/31/2017.
- 2) The plan was confirmed on 03/01/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/19/2019, 09/12/2019, 10/07/2019.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 04/12/2023.
- 6) Number of months from filing or conversion to last payment: <u>65</u>.
- 7) Number of months case was pending: <u>67</u>.
- 8) Total value of assets abandoned by court order: <u>NA</u>.
- 9) Total value of assets exempted: \$25,300.00.
- 10) Amount of unsecured claims discharged without full payment: \$190,298.41.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

\$ 11,300.00 Total paid by or on behalf of the debtor(s) \$ 0.00 Less amount refunded to debtor(s)

\$ 11,300.00 **NET RECEIPTS**

Expenses of Administration:

\$ 4,000.00 Attorney's Fees Paid Through the Plan \$ 0.00 **Court Costs** \$ 774.87 Trustee Expenses & Compensation \$ 0.00 Other

\$4,774.87 TOTAL EXPENSES OF ADMINISTRATION

\$ 0.00 Attorney fees paid and disclosed by debtor(s):

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
SARA AUSTIN, ESQUIRE	Lgl	0.00	NA	NA	4,000.00	0.00
INTERNAL REVENUE SERVICE	Pri	5,360.00	5,227.48	5,193.17	5,193.17	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	5,227.48	34.31	0.04	0.00
US DEPARTMENT OF EDUCATION	Uns	88,545.77	88,864.29	88,864.29	100.12	0.00
SANTANDER CONSUMER USA	Uns	18,382.50	18,382.50	18,382.50	20.71	0.00
CHRYSLER CAPITAL	Sec	24,090.10	22,329.10	755.70	0.00	0.00
ADT SECURITY SERVICES INC	Uns	1,157.63	926.10	926.10	1.04	0.00
PATIENT FIRST	Uns	200.03	206.53	206.53	0.23	0.00
ECMC	Uns	0.00	32,752.62	32,752.62	36.90	0.00
BECKET & LEE	Uns	502.78	502.78	502.78	0.57	0.00
MIDLAND CREDIT MGMT;	Uns	1,674.77	1,823.44	1,823.44	2.06	0.00
MIDLAND CREDIT MGMT;	Uns	897.46	897.46	897.46	1.01	0.00
MIDLAND CREDIT MGMT;	Uns	1,187.57	1,187.57	1,187.57	1.33	0.00
PORTFOLIO RECOVERY	Uns	944.44	1,047.43	1,047.43	1.18	0.00
PORTFOLIO RECOVERY	Uns	752.16	752.16	752.16	0.85	0.00
BECKET & LEE	Uns	769.98	989.25	989.25	1.11	0.00
CAPITAL ONE BANK	Uns	6,183.13	6,183.13	6,183.13	6.97	0.00
NEWREZ LLC DBA SHELLPOINT	Sec	0.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	Class	Scheduled	Asserted	Allowed	<u>Paid</u>	<u>Paid</u>
AIS PORTFOLIO SERVICE, LP	Uns	344.44	331.11	331.11	0.38	0.00
SPRINT	Uns	1,581.34	1,581.34	1,581.34	1.78	0.00
MERRICK BANK CORPORATION	Uns	13,869.53	13,869.53	13,869.53	15.63	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	4,634.09	4,634.09	4,634.09	5.22	0.00
NAVIENT SOLUTIONS, INC	Uns	39,408.43	7,227.38	7,227.38	8.15	0.00
QUANTUM3 GROUP, LLC	Uns	1,031.02	1,031.02	1,031.02	1.16	0.00
PORTFOLIO RECOVERY	Uns	5,875.56	5,875.56	5,875.56	6.62	0.00
PORTFOLIO RECOVERY	Uns	1,346.88	1,480.03	1,480.03	1.67	0.00
BGE	Uns	0.00	285.31	285.31	0.32	0.00
BGE	Uns	613.00	613.56	613.56	0.70	0.00
MARINER FINANCE, LLC	Uns	2,431.00	2,195.19	2,195.19	2.47	0.00
QUANTUM3 GROUP, LLC	Uns	1,487.35	1,544.97	1,544.97	1.74	0.00
QUANTUM3 GROUP, LLC	Uns	732.03	732.03	732.03	0.82	0.00
QUANTUM3 GROUP, LLC	Uns	2,238.57	2,238.57	2,238.57	2.52	0.00
BANK OF AMERICA	Uns	1,970.32	1,970.32	1,970.32	2.22	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	1,804.91	1,804.91	2.03	0.00
TD BANK	Uns	558.00	558.91	558.91	0.63	0.00
NEWREZ LLC DBA SHELLPOINT	Sec	164,132.00	163,403.72	1,103.78	1,103.78	0.00
WYNDHAM VACATION RESORTS	Sec	8,537.40	NA	NA	0.00	0.00
ADVANCED RADIOLOGY	Uns	148.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Uns	2,519.56	NA	NA	0.00	0.00
CITY OF BALTIMORE	Uns	250.02	NA	NA	0.00	0.00
DERMATOLOGY ASSOCIATES OF	Uns	492.05	NA	NA	0.00	0.00
MEDICAL ATLANTIC GEN HOSP.	Uns	332.00	NA	NA	0.00	0.00
MEDSTAR FRANKLIN SQUARE	Uns	266.40	NA	NA	0.00	0.00
MEDSTAR HEALTH ANESTHESIA	Uns	190.00	NA	NA	0.00	0.00
WELLS FARGO BY SUBST. TRUSTER	E Uns	112,008.28	NA	NA	0.00	0.00
YORKTOWNE DENTAL FAMILY	Uns	496.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 1,103.78	\$ 1,103.78	\$ 0.00
Debt Secured by Vehicle	\$ 755.70	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 1,859.48	\$ 1,103.78	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 5,193.17	\$ 5,193.17	\$ 0.00
TOTAL PRIORITY:	\$ 5,193.17	\$ 5,193.17	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 202,523.40	\$ 228.18	\$ 0.00

Disbursements:	
Expenses of Administration Disbursements to Creditors	\$ 4,774.87 \$ 6,525.13
TOTAL DISBURSEMENTS:	\$ 11,300.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/06/2023 By: /s/ Jack N. Zaharopoulos STANDING CHAPTER 13 TRUSTEE

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STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.